



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** [COLUMBIA BANK MHC](#)

**City/State** [FAIR LAWN, NJ](#)

## Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [10,000,693](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: \_\_\_\_\_

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[19-01 ROUTE 208 NORTH](#)  
  
[FAIR LAWN, NJ 07410](#)

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## Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	9,710,869			9,021,387			9,113,272			8,736,947			7,069,424		
Net income (\$000) .....	44,458			43,527			59,904			34,957			30,098		
Number of BHCs in peer group .....	132			144			152			147			146		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.71	2.79	36	2.47	2.83	21	2.48	2.85	22	2.47	2.96	16	2.43	3.21	14
+ Non-interest income .....	0.30	0.94	9	0.45	0.91	24	0.40	0.94	16	0.32	0.98	14	0.39	0.90	18
- Overhead expense .....	1.78	2.18	21	1.56	2.32	8	1.61	2.37	9	1.72	2.48	12	1.79	2.59	12
- Provision for credit losses .....	0.04	0.10	28	-0.04	-0.02	41	-0.11	-0.01	21	0.21	0.38	25	0.06	0.12	35
+ Securities gains (losses) .....	0	0	86	0.02	0.01	84	0.02	0.01	80	0	0.02	44	0.03	0.01	88
+ Other tax equivalent adjustments .....	0	0	9	0	0	42	0	0	79	0	0	86	0	0	46
= Pretax net operating income (tax equivalent) .....	1.19	1.46	18	1.39	1.64	28	1.38	1.64	27	0.87	1.22	26	1.01	1.53	16
Net operating income .....	0.61	1.10	7	0.64	1.26	5	0.66	1.25	4	0.40	0.97	8	0.43	1.19	3
Net income .....	0.61	1.10	7	0.64	1.27	5	0.66	1.25	4	0.40	0.97	8	0.43	1.19	4
Net income (Subchapter S adjusted) .....		1.56			1.41			1.37			1.27			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.33	3.36	46	3.24	3.34	38	3.23	3.34	35	3.68	3.78	32	3.97	4.49	14
Interest expense .....	0.38	0.35	64	0.57	0.31	90	0.54	0.28	91	1	0.57	91	1.36	1.02	83
Net interest income (tax equivalent) .....	2.95	3.01	40	2.67	3.02	21	2.69	3.05	25	2.68	3.17	16	2.61	3.45	14
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0	0.09	18	0.04	0.05	55	0.03	0.06	47	0.09	0.11	52	0.09	0.11	52
Earnings coverage of net loan and lease losses (X) .....	-7,619.50	36.38	0	51.23	-2.85	70	57.11	-14.44	73	17.28	33.55	41	15.50	22.46	47
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.71	1.17	14	1.16	1.31	37	0.99	1.26	19	1.21	1.35	41	1	0.94	63
Allowance for loan and lease losses / Total loans and leases .....	0.71	1.15	16	1.16	1.29	38	0.99	1.25	20	1.21	1.33	43	1	0.93	63
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.10	0.39	8	0.09	0.54	8	0.06	0.49	5	0.13	0.67	8	0.12	0.56	11
30-89 days past due loans and leases / Total loans and leases .....	0.14	0.33	31	0.08	0.18	35	0.11	0.21	33	0.40	0.26	75	0.21	0.31	40
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	10.02	5.89	69	8.17	-4.45	84	5.34	-5.41	81	7.95	0.77	72	22.30	10.70	85
Net short-term noncore funding dependence .....	6.08	0.87	72	4.10	-7.33	82	1.81	-7.77	82	3.21	-3.25	69	14.92	5.88	85
Net loans and leases / Total assets .....	72.75	63.09	72	65.37	64.42	46	68.31	64.16	62	69.51	69.27	45	74.98	72.36	58
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.74	9.22	67	9.01	9.69	34	9.11	9.54	42	8.95	9.65	33	9.25	10.39	23
Holding company equity capital / Total assets .....	7.12	9.68	15	7.38	10.42	8	7.61	10.31	8	6.98	10.51	5	5.40	11.37	1
Total equity capital (including minority interest) / Total assets .....	10.30	9.81	54	11.20	10.47	64	11.70	10.36	77	11.50	10.57	66	12	11.43	58
Common equity tier 1 capital / Total risk-weighted assets .....	13.03	11.79	73	12.85	12.63	60	12.63	12.48	55	13.09	12.44	66	11.28	12.50	34
Net loans and leases / Equity capital (X) .....	10.22	6.64	92	8.86	6.34	92	8.98	6.35	94	9.96	6.79	93	13.88	6.55	99
Cash dividends / Net income .....	0	31.93	3	0	21.14	9	0	22.04	7	0	29.42	7	0	25.65	7
Cash dividends / Net income (Subchapter S adjusted) .....		71.62			21.03			53.82			39.66			93.20	
<b>Growth Rates</b>															
Assets .....	8.68	6.04	67	3.84	8.74	27	4.84	9.64	30	7.43	16.11	16	22.39	8.66	88
Equity capital .....	4.88	-3.83	73	13.40	7.68	84	14.22	7.16	85	38.85	8.42	97	-15.19	12.19	1
Net loans and leases .....	20.96	14.48	77	-5.98	-1.31	28	3.04	2.51	56	-0.42	9.99	14	24.66	8.63	89
Noncore funding .....	-2.46	36.20	26	-23.64	-26.53	50	-41.92	-20.94	19	-35.84	-12.78	20	22.78	4.16	78
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	40	0	0	48	0	0	48	0	0.01	46	0	0.01	46
Long-term debt / Equity capital .....	0	11.91	13	0	5.63	24	0	6.32	22	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital .....	99.97	104.01	33	99.97	105.02	36	99.98	105.13	35	99.97	104.49	34	99.97	104.21	36
Cash from ops + noncash items + op expense / Op expense + dividends .....	275	118.32	88	12.50	133.48	9	20	167.98	8	-10	138.81	2	-210	152.31	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	188,768	172,870	230,170	256,086	218,480	9.20	49.61
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	188,768	172,870	230,170	256,086	218,480	9.20	49.61
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	188,768	172,870	230,170	256,086	218,480	9.20	49.61
Investment interest income (tax equivalent).....	32,967	27,777	38,843	36,403	39,118	18.68	155.08
Interest on balances due from depository institutions.....	245	310	430	413	594	-20.97	-10.26
Interest income on other earning assets.....	1,129	1,582	2,036	3,661	3,597	-28.63	-20.83
Total interest income (tax equivalent) .....	223,109	202,539	271,479	296,563	261,789	10.16	58.46
Interest on time deposits of \$250K or more .....	1,252	2,238	2,558	6,716	6,526	-44.06	0.81
Interest on time deposits < \$250K.....	6,955	12,782	15,742	31,951	34,333	-45.59	-37.82
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	8,119	8,383	10,808	16,579	20,691	-3.15	17.01
Interest on other borrowings and trading liabilities.....	9,350	12,306	16,039	24,807	28,098	-24.02	-35.11
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	747	187		
Total interest expense.....	25,676	35,709	45,147	80,800	89,835	-28.10	-23.98
Net interest income (tax equivalent).....	197,433	166,830	226,332	215,763	171,954	18.34	84.48
Non-interest income.....	21,493	30,271	36,721	28,327	27,249	-29.00	62.90
Adjusted operating income (tax equivalent) .....	218,926	197,101	263,053	244,090	199,203	11.07	82.11
Overhead expense.....	129,445	105,648	147,070	150,534	126,822	22.52	63.35
Provision for credit losses.....	2,924	-2,561	-9,952	18,448	4,224		-54.50
Securities gains (losses) .....	210	1,671	1,642	371	2,376	-87.43	
Other tax equivalent adjustments .....	-4	0	3	1	0		
Pretax net operating income (tax equivalent).....	86,431	94,220	126,171	76,247	71,074	-8.27	166.38
Applicable income taxes .....	22,152	25,511	34,129	18,652	16,362	-13.17	96.87
Tax equivalent adjustments .....	0	0	3	3	0		
Applicable income taxes (tax equivalent).....	22,152	25,511	34,132	18,655	16,362	-13.17	96.87
Minority interest .....	19,821	25,182	32,135	22,635	24,614	-21.29	
Net income before discontinued operations, net of minority interest .....	44,458	43,527	59,904	34,957	30,098	2.14	109.77
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	44,458	43,527	59,904	34,957	30,098	2.14	109.77
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	64,279	68,709	92,039	57,592	54,712	-6.45	203.29
Investment securities income (tax equivalent).....	32,967	27,777	38,843	36,403	39,118	18.68	155.08
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,292	666	960	913	2,064	93.99	41.36
Mortgage-backed securities .....	28,043	25,529	35,355	32,558	34,152	9.85	245.78
All other securities .....	3,632	1,582	2,528	2,932	2,902	129.58	-6.87
Cash dividends declared.....	0	0	0	0	0		
Common .....	0	0	0	0	0		
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.06	3.12	42	2.99	3.14	33	2.98	3.12	32	3.39	3.53	31	3.70	4.19	10
Less: Interest expense .....	0.35	0.33	63	0.53	0.29	89	0.50	0.26	90	0.92	0.54	91	1.27	0.95	82
Equals: Net interest income (tax equivalent) .....	2.71	2.79	36	2.47	2.83	21	2.48	2.85	22	2.47	2.96	16	2.43	3.21	14
Plus: Non-interest income .....	0.30	0.94	9	0.45	0.91	24	0.40	0.94	16	0.32	0.98	14	0.39	0.90	18
Equals: adjusted operating income (tax equivalent) .....	3.01	3.77	11	2.91	3.70	13	2.89	3.89	8	2.79	3.96	13	2.82	4.16	11
Less: Overhead expense .....	1.78	2.18	21	1.56	2.32	8	1.61	2.37	9	1.72	2.48	12	1.79	2.59	12
Less: Provision for credit losses .....	0.04	0.10	28	-0.04	-0.02	41	-0.11	-0.01	21	0.21	0.38	25	0.06	0.12	35
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	85	0.02	0.01	84	0.02	0.01	80	0	0.02	44	0.03	0.01	88
Plus: other tax equivalent adjustments .....	0	0	9	0	0	42	0	0	79	0	0	86	0	0	46
Equals: Pretax net operating income (tax equivalent) .....	1.19	1.46	18	1.39	1.64	28	1.38	1.64	27	0.87	1.22	26	1.01	1.53	16
Less: Applicable income taxes (tax equivalent) .....	0.30	0.34	38	0.38	0.35	48	0.37	0.35	45	0.21	0.27	37	0.23	0.35	17
Less: Minority interest .....	0.27	0	97	0.37	0	99	0.35	0	99	0.26	0	98	0.35	0	99
Equals: Net operating income .....	0.61	1.10	7	0.64	1.26	5	0.66	1.25	4	0.40	0.97	8	0.43	1.19	3
Plus: Net extraordinary items .....	0	0	51	0	0	48	0	0	49	0	0	50	0	0	50
Equals: Net income .....	0.61	1.10	7	0.64	1.27	5	0.66	1.25	4	0.40	0.97	8	0.43	1.19	4
Memo: Net income (last four quarters) .....	0.63	1.10	8	0.63	1.25	4	0.66	1.26	2	0.40	0.97	7	0.43	1.19	4
Net income-BHC and noncontrolling (minority) interest .....	0.88	1.11	18	1.02	1.27	24	1.01	1.25	26	0.66	0.97	18	0.77	1.19	17
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.90	92.93	34	92.38	94.04	26	92.34	93.81	29	92.15	93.47	33	93.32	93.22	48
Average interest-bearing funds / Average assets .....	67.61	60.58	80	69.76	65.52	67	68.93	65.01	66	71.25	68.25	62	74	70.66	64
Interest income (tax equivalent) / Average earning assets .....	3.33	3.36	46	3.24	3.34	38	3.23	3.34	35	3.68	3.78	32	3.97	4.49	14
Interest expense / Average earning assets .....	0.38	0.35	64	0.57	0.31	90	0.54	0.28	91	1	0.57	91	1.36	1.02	83
Net interest income (tax equivalent) / Average earning assets .....	2.95	3.01	40	2.67	3.02	21	2.69	3.05	25	2.68	3.17	16	2.61	3.45	14
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.71	4.24	15	3.75	4.06	21	3.74	4.16	17	3.99	4.28	27	4.19	4.98	8
Interest-bearing bank balances .....	0.99	0.79	78	0.13	0.14	53	0.17	0.15	78	0.25	0.32	33	6.91	2.26	98
Federal funds sold and reverse repos .....		1.05			0.14			0.17			0.43			2.02	
Trading assets .....		0.57			0.32			0.32			0.80			0.49	
Total earning assets .....	3.33	3.33	50	3.24	3.41	32	3.23	3.40	33	3.68	3.80	34	3.97	4.47	14
Investment securities (tax equivalent) .....	2.11	1.96	65	1.99	1.84	63	2	1.75	70	2.54	2.32	68	2.86	2.74	61
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.65	1.38	78	1.15	1.27	44	1.23	1.22	55	2.43	1.87	74	2.70	2.54	58
Mortgage-backed securities .....	2.05	1.87	68	1.84	1.48	81	1.89	1.44	84	2.46	2.05	82	2.77	2.54	79
All other securities .....	4.55	2.89	90	2.65	2.67	60	2.87	2.49	68	3.58	3.24	72	4.04	3.80	62
Interest-bearing deposits .....	0.38	0.35	66	0.55	0.30	88	0.52	0.27	90	0.92	0.62	85	1.34	1.13	72
Time deposits of \$250K or more .....	0.53	0.61	42	0.89	0.84	58	0.78	0.79	52	1.67	1.60	51	1.92	2.13	27
Time deposits < \$250K .....	0.62	0.58	60	1.12	0.81	79	1.04	0.75	78	1.95	1.49	89	2.29	1.91	82
Other domestic deposits .....	0.25	0.31	49	0.30	0.18	86	0.29	0.17	86	0.55	0.36	83	0.94	0.86	60
Foreign deposits .....		0.52			0.48			0.42			1.24			2.53	
Federal funds purchased and repos .....		0.88			0.11			0.11			0.37			1.23	
Other borrowed funds and trading liabilities .....	2.51	1.55	88	2.20	0.56	90	2.18	0.53	90	2.18	0.55	91	2.46	1.03	84
All interest-bearing funds .....	0.52	0.54	57	0.76	0.45	88	0.72	0.41	90	1.30	0.79	93	1.72	1.34	77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		21,493		30,271		36,721		28,327		27,249		
Fiduciary activities income .....		0		0		0		0		0		
Service charges on deposit accounts - domestic .....		4,490		2,962		4,182		4,100		4,988		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		1,336		1,061		1,386		830		661		
Insurance activities revenue.....		2,872		4,554		6,088		5,034		4,981		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		799		880		1,164		1,206		1,085		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		83		11,108		10,888		5,400		781		
Other non-interest income.....		11,913		9,706		13,013		11,757		14,753		
Total overhead expenses .....		129,445		105,648		147,070		150,534		126,822		
Personnel expense.....		82,788		69,065		95,943		96,439		81,046		
Net occupancy expense.....		16,686		14,755		19,859		18,972		16,022		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		0		0		0		0		0		
Other operating expenses.....		29,971		21,828		31,268		35,123		29,754		
Fee income on mutual funds and annuities.....		853		656		823		447		307		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0		
Number of equivalent employees .....		778		634		693		603		663		
Average personnel expense per employee.....		106.41		108.94		138.45		159.93		122.24		
Average assets per employee.....		12,481.84		14,229.32		13,150.46		14,489.13		10,662.78		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....		3.97		2.43		74		2.17		0.54		86
Overhead expenses / Net Interest Income + non-interest income .....		59.13		58.02		52		53.60		60.04		22
<b>Percent of Average Assets</b>												
Total overhead expense .....		1.78		2.18		21		1.56		2.32		8
Personnel expense.....		1.14		1.20		45		1.02		1.36		15
Net occupancy expense.....		0.23		0.22		51		0.22		0.28		26
Other operating expenses.....		0.41		0.73		7		0.32		0.67		4
Overhead less non-interest income .....		1.48		1.22		69		1.11		1.36		26
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....		59.13		57.55		56		53.60		58.21		28
Personnel expense.....		37.82		31.86		82		35.04		33.95		60
Net occupancy expense.....		7.62		5.98		78		7.49		7.17		56
Other operating expenses.....		13.69		19.14		10		11.07		16.78		5
Total non-interest income .....		9.82		24.10		13		15.36		21.80		28
Fiduciary activities income .....		0		2.13		13		0		1.99		24
Service charges on domestic deposit accounts .....		2.05		3.30		31		1.50		2.86		26
Trading revenue.....		0		0.57		34		0		0.04		38
Investment banking fees and commissions.....		0.61		2.15		33		0.54		1.03		46
Insurance activities revenue.....		1.31		0.36		83		2.31		0.58		86
Venture capital revenue.....		0		0.01		44		0		0		47
Net servicing fees .....		0.36		1.23		51		0.45		0.38		71
Net securitization income .....		0		0		46		0		0		49
Net gain (loss) - sales of loans, OREO, and other assets .....		0.04		1.19		18		5.64		3.73		70
Other non-interest income.....		5.44		8.80		34		4.92		6.99		30
Overhead less non-interest income .....		49.31		32.79		93		38.24		35.42		61
Applicable income taxes / Pretax net operating income (tax equivalent).....		25.63		21.50		86		27.08		21.51		88
Applicable income tax + TE / Pretax net operating income + TE .....		25.63		23.57		77		27.08		21.36		80

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	6,822,732	5,630,650	5,905,386	5,433,634	5,712,277	21.17	66.73	
Commercial and industrial loans .....	503,093	451,588	452,998	752,781	486,203	11.41	87.27	
Loans to individuals .....	2,216	3,040	3,578	1,506	1,986	-27.11	74.49	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	0	0	0	0	0			
Other loans and leases .....	0	0	0	0	0			
Less: Unearned income .....	355	0	361	0	0			
Loans and leases, net of unearned income .....	7,327,686	6,085,278	6,361,601	6,187,921	6,200,466	20.42	67.99	
Less: Allowance for loan and lease losses .....	51,891	70,325	62,688	74,675	61,708	-26.21	-5.02	
Net loans and leases .....	7,275,795	6,014,953	6,298,913	6,113,246	6,138,758	20.96	68.91	
Debt securities that reprice or mature in over 1 year .....	1,692,172	2,001,355	1,927,496	1,382,286	1,254,669	-15.45	169.06	
Mutual funds and equity securities .....	3,322	2,655	2,580	5,288	2,795	25.12	2.09	
Subtotal .....	8,971,289	8,018,963	8,228,989	7,500,820	7,396,222	11.88	81.62	
Interest-bearing bank balances .....	33,190	235,954	28,272	365,830	28,224	-85.93	-32.52	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	104,626	171,598	206,085	197,385	129,426	-39.03	80.56	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	9,109,105	8,426,515	8,463,346	8,064,035	7,553,872	8.10	80.50	
Non-interest-bearing cash and due from depository institutions .....	68,858	62,517	42,677	57,118	47,315	10.14	32.97	
Premises, fixed assets, and leases .....	102,761	74,427	97,321	75,974	72,967	38.07	151.65	
Other real estate owned .....	0	0	0	0	0		-100.00	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	719,969	638,570	617,100	598,063	513,129	12.75	169.35	
Total assets .....	10,000,693	9,202,029	9,220,444	8,795,190	8,187,283	8.68	84.96	
Quarterly average assets .....	10,075,905	9,203,394	9,388,927	8,917,427	7,786,044	9.48	87.52	
Average loans and leases (YTD) .....	6,791,791	6,150,023	6,159,525	6,423,160	5,213,534	10.44	58.18	
<b>Memoranda</b>								
Loans held-for-sale .....	0	0	0	4,146	0			
Loans not held-for-sale .....	7,327,686	6,085,278	6,361,601	6,183,775	6,200,466	20.42	67.99	
Real estate loans secured by 1–4 family .....	3,117,049	2,301,224	2,488,752	2,363,737	2,558,262	35.45	50.11	
Commercial real estate loans .....	3,705,683	3,329,425	3,386,634	3,069,897	3,154,015	11.30	83.85	
Construction and land development .....	291,851	271,944	265,930	328,444	298,684	7.32	33.82	
Multifamily .....	1,140,369	1,012,871	1,042,991	808,276	902,932	12.59	116.94	
Nonfarm nonresidential .....	2,273,463	2,044,610	2,077,713	1,933,177	1,952,399	11.19	78.75	
Real estate loans secured by farmland .....	0	0	0	0	0			
Total investment securities .....	1,800,120	2,175,608	2,136,161	1,584,959	1,386,890	-17.26	160.84	
U.S. Treasury securities .....	54,770	35,194	34,880	20,876	35,280	55.62	175.25	
US agency securities (excluding mortgage-backed securities) .....	55,944	48,979	44,870	9,673	27,107	14.22	567.43	
Municipal securities .....	3,558	10,209	4,179	16,862	2,284	-65.15	162.20	
Mortgage-backed securities .....	1,601,295	2,013,829	1,939,223	1,458,113	1,245,638	-20.49	165.55	
Asset-backed securities .....	0	0	0	4,670	4,605		-100.00	
Other debt securities .....	81,231	64,742	110,429	69,477	69,181	25.47	64.13	
Mutual funds and equity securities .....	3,322	2,655	2,580	5,288	2,795	25.12	2.09	
Available-for-sale securities .....	1,371,721	1,764,866	1,703,847	1,316,951	1,098,339	-22.28	146.19	
U.S. Treasury securities .....	54,770	35,194	34,880	20,876	35,280	55.62	175.25	
US agency securities (excluding mortgage-backed securities) .....	6,073	4,109	0	4,673	7,107	47.80	22.05	
Municipal securities .....	3,558	10,209	4,179	16,862	2,284	-65.15	162.20	
Mortgage-backed securities .....	1,226,089	1,650,612	1,554,359	1,200,393	979,882	-25.72	158.95	
Asset-backed securities .....	0	0	0	4,670	4,605		-100.00	
Other debt securities .....	81,231	64,742	110,429	69,477	69,181	25.47	64.13	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-51,582	9,180	5,055	14,370	3,748			
Available-for-sale securities appreciation (depreciation) .....	-195,494	14,651	2,467	39,441	13,694			
Structured notes, fair value .....	73,057	55,468	47,266	60,127	45,071	31.71	169.68	
Pledged securities .....	896,962	824,679	884,249	1,042,679	698,039	8.76	196.16	

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	1,793,700	1,603,322	1,749,290	341,474	256,882	11.87	432.28
NOW, ATS and transaction accounts .....	0	0	0	0	0		
Time deposits less brokered deposits < \$250K .....	1,573,751	1,471,385	1,475,180	1,591,273	1,589,046	6.96	29.56
MMDA and other savings accounts .....	4,374,999	3,863,791	4,079,975	4,511,948	3,411,929	13.23	77.99
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	7,742,450	6,938,498	7,304,445	6,444,695	5,257,857	11.59	93.10
Time deposits of \$250K or more .....	369,475	320,071	303,000	367,093	424,098	15.44	156.92
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	0	0	0		-100.00
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	512,923	540,624	228,447	496,082	1,005,826	-5.12	113.72
Other borrowings w/remaining maturity over 1 year .....	154,230	202,038	142,048	296,329	377,365	-23.66	-61.67
Brokered deposits < \$250K .....	0	0	0	0	0		
Noncore funding .....	1,036,628	1,062,733	673,495	1,159,504	1,807,289	-2.46	25.47
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	6,984	6,968	6,973	6,953	23,831	0.23	-86.45
Other liabilities .....	184,797	162,787	156,279	172,579	115,609	13.52	215.10
Total liabilities .....	8,970,859	8,170,986	8,141,192	7,783,731	7,204,586	9.79	81.38
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	0	0	0	0	0		
Common surplus .....	212,970	68,021	115,190	68,038	0	213.09	
Retained earnings .....	736,484	698,344	669,639	655,477	553,057	5.46	41.05
Accumulated other comprehensive income .....	-201,149	-48,855	-45,919	-69,625	-68,735		
Other equity capital components .....	-36,062	-38,389	-37,638	-39,908	-42,119		
Total holding company equity capital .....	712,243	679,121	701,272	613,982	442,203	4.88	54.53
Noncontrolling (minority) interest in subsidiaries .....	317,591	351,922	377,980	397,477	540,494	-9.76	547470.69
Total equity capital, including minority interest .....	1,029,834	1,031,043	1,079,252	1,011,459	982,697	-0.12	123.40
Total liabilities and capital .....	10,000,693	9,202,029	9,220,444	8,795,190	8,187,283	8.68	84.96
<b>Memoranda</b>							
Non-interest-bearing deposits .....	1,793,700	1,603,322	1,749,290	1,387,768	994,555	11.87	166.76
Interest-bearing deposits .....	6,318,225	5,655,247	5,858,155	5,424,020	4,687,400	11.72	81.51
Total deposits .....	8,111,925	7,258,569	7,607,445	6,811,788	5,681,955	11.76	95.31
Long-term debt that reprices within 1 year .....	124,225	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	701,272	613,982	613,982	442,203	521,377		
Accounting restatements .....	7,532	0	0	0	0		
Net income .....	44,458	43,527	59,904	34,957	30,098		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	0	0	0	0	0		
Change in other comprehensive income .....	-155,230	20,770	23,706	-890	3,162		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	114,211	842	3,680	137,712	-112,434		
Holding company equity capital, ending balance .....	712,243	679,121	701,272	613,982	442,203		

## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	68.22	39.88	93	61.19	47.52	83	64.05	47.29	86	61.78	48.33	82	69.77	52.67	87
Commercial and industrial loans .....	5.03	11.23	17	4.91	10.18	19	4.91	10.08	18	8.56	13.47	29	5.94	11.45	23
Loans to individuals .....	0.02	3.58	6	0.03	2.02	6	0.04	2.29	7	0.02	2.29	6	0.02	2.71	6
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0	46	0	0	46	0	0	45	0	0	44
Agricultural loans.....	0	0.19	12	0	0.39	17	0	0.46	16	0	0.43	17	0	0.53	17
Other loans and leases.....	0	4.52	0	0	1.22	20	0	1.08	20	0	1.39	21	0	1.08	22
Net loans and leases.....	72.75	63.09	72	65.37	64.42	46	68.31	64.16	62	69.51	69.27	45	74.98	72.36	58
Debt securities over 1 year.....	16.92	18.76	47	21.75	17.11	69	20.90	17.60	64	15.72	13.53	64	15.32	13.66	63
Mutual funds and equity securities .....	0.03	0.05	57	0.03	0.07	57	0.03	0.07	57	0.06	0.05	68	0.03	0.06	55
Subtotal .....	89.71	83.05	84	87.14	82.22	73	89.25	82.59	82	85.28	83.47	55	90.34	86.76	80
Interest-bearing bank balances .....	0.33	3.61	6	2.56	8.14	20	0.31	7.80	3	4.16	6.78	38	0.34	2.97	7
Federal funds sold and reverse repos .....	0	0.52	27	0	0.03	39	0	0.05	38	0	0.02	38	0	0.03	36
Debt securities 1 year or less .....	1.05	1.71	48	1.86	1.81	65	2.24	1.75	69	2.24	2.03	66	1.58	2.10	54
Trading assets .....	0	0.59	20	0	0.03	37	0	0.02	38	0	0.04	38	0	0.03	38
Total earning assets.....	91.08	90.76	57	91.57	93.33	21	91.79	93.39	21	91.69	92.98	29	92.26	92.39	51
Non-interest cash and due from depository institutions.....	0.69	0.98	27	0.68	1.01	28	0.46	0.87	17	0.65	1.07	25	0.58	1.14	18
Other real estate owned.....	0	0.01	12	0	0.02	17	0	0.02	19	0	0.03	13	0	0.04	10
All other assets.....	8.23	8.19	48	7.75	5.58	86	7.75	5.67	84	7.66	5.87	79	7.16	6.41	61
<b>Memoranda</b>															
Short-term investments .....	1.38	6.75	11	4.43	10.77	18	2.54	10.52	11	6.40	9.38	35	1.93	5.36	19
U.S. Treasury securities.....	0.55	1.98	39	0.38	0.42	71	0.38	0.69	63	0.24	0.19	80	0.43	0.29	78
US agency securities (excluding mortgage-backed securities) .....	0.56	0.81	58	0.53	1.83	37	0.49	1.83	37	0.11	1.28	22	0.33	1.25	40
Municipal securities .....	0.04	1.69	21	0.11	3.40	19	0.05	3.67	15	0.19	2.96	23	0.03	2.58	10
Mortgage-backed securities .....	16.01	12.93	66	21.88	10.18	89	21.03	10.07	89	16.58	8.52	87	15.21	9.38	82
Asset-backed securities .....	0	0.85	17	0	0.44	30	0	0.43	30	0.05	0.35	69	0.06	0.30	72
Other debt securities .....	0.81	0.51	69	0.70	0.66	65	1.20	0.67	75	0.79	0.60	68	0.84	0.53	72
Loans held-for-sale.....	0	0.30	8	0	0.36	9	0	0.28	9	0.05	0.58	23	0	0.39	8
Loans held for investment .....	73.27	63.03	76	66.13	64.50	46	68.99	64.47	64	70.31	69.07	49	75.73	72.01	64
Real estate loans secured by 1–4 family .....	31.17	12.79	95	25.01	13.64	84	26.99	13.45	88	26.88	14.47	84	31.25	16.02	87
Revolving .....	1.11	1.52	48	1.09	1.60	44	1.09	1.60	41	1.33	1.79	45	1.71	2.24	48
Closed-end, secured by first liens .....	29.45	10.86	96	23.22	11.57	85	25.23	11.44	90	24.60	12.11	85	28.28	13.07	89
Closed-end, secured by junior liens .....	0.61	0.19	88	0.70	0.21	93	0.67	0.22	92	0.95	0.27	94	1.26	0.37	94
Commercial real estate loans .....	37.05	24.89	77	36.18	30.84	68	36.73	30.90	68	34.90	30.65	66	38.52	33.26	68
Construction and land development .....	2.92	3.92	43	2.96	4.26	36	2.88	4.37	35	3.73	4.32	45	3.65	5	36
Multifamily.....	11.40	3.87	88	11.01	5.13	84	11.31	4.79	87	9.19	5.03	83	11.03	4.76	86
Nonfarm nonresidential .....	22.73	15.73	72	22.22	20.07	63	22.53	20.52	63	21.98	19.97	60	23.85	21.85	61
Real estate loans secured by farmland.....	0	0.34	9	0	0.78	12	0	0.95	10	0	0.85	11	0	0.95	11

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	93.11	62.29	97	92.53	73.45	93	92.83	73.64	93	87.81	69.38	88	92.13	72.74	91
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	92.53	73.45	93	92.83	73.64	93	87.81	69.38	88	92.13	72.74	91			
Real estate loans secured by 1–4 family.....	42.54	20.65	93	37.82	21.25	86	39.12	20.95	89	38.20	20.91	85	41.26	22.29	87
Revolving .....	1.51	2.39	39	1.64	2.53	42	1.58	2.54	40	1.88	2.61	45	2.25	3.13	46
Closed-end.....	41.02	18.01	93	36.17	18.37	88	37.54	18.13	91	36.32	17.94	87	39.01	18.71	90
Commercial real estate loans .....	50.57	38.12	69	54.71	47.97	71	53.24	48.47	67	49.61	44.23	70	50.87	46.16	63
Construction and land development.....	3.98	6.10	41	4.47	6.67	31	4.18	6.90	26	5.31	6.26	44	4.82	6.97	35
1–4 family.....	0.55	1.40	45	0.53	1.28	30	0.06	1.50	12	1.02	1.14	56	1.23	1.47	56
Other .....	3.43	4.62	41	3.94	5.16	39	4.12	5.34	39	4.29	4.94	44	3.59	5.34	33
Multifamily.....	15.56	5.86	88	16.64	7.68	86	16.40	7.23	88	13.06	7.01	84	14.56	6.42	87
Nonfarm nonresidential .....	31.03	24.30	63	33.60	31.36	58	32.66	32.22	54	31.24	29.04	56	31.49	30.59	55
Owner-occupied.....	7.53	8.11	48	7.43	10.77	28	7.08	11.23	23	7.24	10	29	7.87	10.68	29
Other.....	23.49	15.95	76	26.16	20.22	74	25.58	20.58	73	24	18.53	76	23.61	19.36	74
Real estate loans secured by farmland.....	0	0.55	9	0	1.31	12	0	1.57	10	0	1.30	11	0	1.38	11
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0	46	0	0	46	0	0	45	0	0	44
Commercial and industrial loans .....	6.87	18.37	12	7.42	16.20	15	7.12	15.94	14	12.17	19.85	27	7.84	16.16	17
Loans to individuals .....	0.03	6.24	6	0.05	3.41	6	0.06	3.85	6	0.02	3.53	5	0.03	4	6
Credit card loans .....	0.01	0.53	51	0.02	0.03	75	0.04	0.03	76	0	0.03	66	0	0.04	32
Agricultural loans.....	0	0.31	12	0	0.67	17	0	0.79	16	0	0.69	17	0	0.78	17
Other loans and leases.....	0	8.16	0	0	1.94	20	0	1.70	20	0	2.07	21	0	1.48	22
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	670.94	411.16	89	632.97	467.89	87	650.56	473.67	88	632.22	473.75	85	742.42	493.53	93
Real estate loans secured by 1–4 family.....	306.53	133.66	93	258.69	136.29	86	274.17	134.51	88	275.03	142.34	86	332.49	151.03	89
Revolving .....	10.91	15.46	46	11.23	15.98	46	11.06	16.12	42	13.56	17.81	47	18.15	21.25	53
Closed-end.....	295.62	116.59	92	247.46	117.86	86	263.11	116.85	90	261.46	122.21	88	314.35	127.10	92
Commercial real estate loans .....	364.41	254.65	75	374.28	304.41	74	373.08	311.38	70	357.19	302.08	70	409.92	311.74	78
Construction and land development.....	28.70	39.81	43	30.57	41.88	35	29.30	44.02	30	38.22	42.85	48	38.82	46.63	46
1–4 family.....	3.97	9.02	46	3.59	8	35	0.42	9.60	13	7.31	7.52	58	9.92	9.52	59
Other .....	24.73	30.27	42	26.98	32.54	43	28.88	34.06	44	30.90	33.94	48	28.90	35.90	42
Multifamily.....	112.14	40.47	87	113.86	48.90	85	114.90	46.60	87	94.05	48.67	85	117.35	44.76	88
Nonfarm nonresidential .....	223.57	161.09	71	229.84	199.19	65	228.89	207.28	62	224.93	198.42	62	253.75	206.64	73
Owner-occupied.....	54.27	53.43	53	50.86	67.95	33	49.63	71.93	30	52.12	67.98	36	63.45	71.54	42
Other .....	169.30	105.96	82	178.99	127.45	77	179.26	131.36	76	172.82	125.78	80	190.30	130.65	81
Real estate loans secured by farmland.....	0	3.36	8	0	7.84	12	0	9.66	10	0	8.35	11	0	8.66	11
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.01	46	0	0.01	46	0	0.03	45	0	0.01	44
Commercial and industrial loans .....	49.47	115.08	15	50.76	100.85	20	49.90	100.58	20	87.59	133.93	32	63.19	106.70	31
Loans to individuals .....	0.22	35.47	6	0.34	20.04	6	0.39	23.11	7	0.18	22.15	6	0.26	24.83	6
Credit card loans .....	0.08	2.79	52	0.15	0.18	74	0.29	0.19	77	0	0.20	67	0	0.24	32
Agricultural loans.....	0	1.73	12	0	3.75	17	0	4.60	16	0	4.17	17	0	4.86	17
Other loans and leases.....	0	50.11	0	0	12.09	20	0	10.71	20	0	13.62	21	0	10.25	22
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	43.65	30.74	77	47.81	36.98	80	46.81	36.98	79	42.99	34	76	43.49	35.38	75
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	314.53	205.31	81	327.05	233.94	82	328.07	236.77	81	309.53	232.08	78	350.48	239.13	84
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	368.80	262.15	75	377.91	306.69	73	377.69	313.58	73	361.64	304.52	72	413.93	315.15	77

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	1.38	6.75	11	4.43	10.77	18	2.54	10.52	11	6.40	9.38	35	1.93	5.36	19
Liquid assets .....	18.14	23.63	39	26.04	23.32	65	22.67	23.21	51	21.73	19.32	61	16.90	16.28	61
Investment securities .....	18	20.98	43	23.64	19.86	69	23.17	20.27	66	18.02	16.07	62	16.94	16.41	56
Net loans and leases .....	72.75	63.09	72	65.37	64.42	46	68.31	64.16	62	69.51	69.27	45	74.98	72.36	58
Net loans, leases and standby letters of credit .....	72.76	63.92	72	65.38	64.81	46	68.33	64.54	60	69.53	69.67	43	75.02	72.78	57
Core deposits .....	77.42	74.28	51	75.40	79.46	22	79.22	80.58	32	73.28	76.49	29	64.22	71.61	21
Noncore funding .....	10.37	12.30	53	11.55	7.51	77	7.30	6.64	64	13.18	10.29	66	22.07	14.61	80
Time deposits of \$250K or more .....	3.69	1.67	87	3.48	2.84	72	3.29	2.59	73	4.17	3.37	67	5.18	4.33	69
Foreign deposits .....	0	0.33	39	0	0	48	0	0	49	0	0	48	0	0	48
Federal funds purchased and repos .....	0	1.24	12	0	0.58	24	0	0.55	23	0	0.62	23	0	0.77	17
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold) .....	0	0.58	28	0	0.56	31	0	0.50	31	0	0.59	32	0	0.75	25
Commercial paper .....	0	0.02	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	5.13	2.18	83	5.88	0.47	96	2.48	0.41	90	5.64	1.06	90	12.29	2.75	94
Earning assets that reprice within 1 year .....	10.69	35.71	3	14.69	31.04	10	12.02	30.91	7	17.16	31.93	8	15.12	33.16	8
Interest-bearing liabilities that reprice within 1 year .....	10.71	6.79	79	12.97	13.03	70	12.08	13.48	69	17.11	14.04	75	15.78	18.54	56
Long-term debt that reprices within 1 year .....	1.24	0.38	82	0	0.02	42	0	0.02	43	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year .....	-1.26	27.35	3	1.72	17.26	18	-0.06	16.92	16	0.04	17.03	17	-0.66	13.71	20
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	10.02	5.89	69	8.17	-4.45	84	5.34	-5.41	81	7.95	0.77	72	22.30	10.70	85
Net short-term noncore funding dependence .....	6.08	0.87	72	4.10	-7.33	82	1.81	-7.77	82	3.21	-3.25	69	14.92	5.88	85
Short-term investment / Short-term noncore funding .....	20.17	112.63	15	55.35	363.30	17	61.13	419.20	15	70.07	230.45	35	12.50	78.10	14
Liquid assets - short-term noncore funding / Nonliquid assets .....	13.81	24.05	39	24.39	25.11	52	23.93	25.37	50	16.09	16.27	51	1.80	6.90	40
Net loans and leases / Total deposits .....	89.69	79.04	73	82.87	76.73	61	82.80	75.87	64	89.75	84.20	63	108.04	90.96	90
Net loans and leases / Core deposits .....	93.97	86.19	67	86.69	81.53	63	86.23	80.18	64	94.86	91.10	58	116.75	102.55	78
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-5.35	-10.05	61	1.12	0.20	86	0.60	-0.07	82	1.83	0.88	78	0.53	0.36	73
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-20.26	-19.27	42	1.79	1.32	65	0.29	0.24	56	5.03	3.63	71	1.93	1.28	72
Structured notes appreciation (depreciation) / Tier 1 capital .....	-1.14	-0.47	20	0.16	-0.01	92	0.06	-0.05	93	0.14	0.03	86	0.01	-0.02	78
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	23.61	26.09	45	18.76	6.93	81	20.12	9.13	76	16.58	5.36	84	20.60	7.25	83
Available-for-sale securities .....	76.20	71.92	54	81.12	91.99	19	79.76	89.63	25	83.09	93.39	16	79.19	91.33	17
U.S. Treasury securities .....	3.04	9.62	39	1.62	2.21	68	1.63	3.49	61	1.32	1.22	77	2.54	2.07	78
US agency securities (excluding mortgage-backed securities) .....	3.11	4.10	59	2.25	9.49	29	2.10	9.21	32	0.61	8.39	19	1.95	8.16	36
Municipal securities .....	0.20	8.02	19	0.47	17.33	16	0.20	17.78	13	1.06	18.61	20	0.16	15.40	10
Mortgage-backed securities .....	88.95	62.34	90	92.56	55.09	95	90.78	52.46	92	92	54.48	93	89.82	57.07	93
Asset-backed securities .....	0	4.33	17	0	2.25	29	0	2.22	30	0.29	1.97	68	0.33	1.70	72
Other debt securities .....	4.51	3.02	70	2.98	3.85	60	5.17	3.93	69	4.38	4.34	65	4.99	3.73	68
Mutual funds and equity securities .....	0.18	0.27	56	0.12	0.46	54	0.12	0.41	55	0.33	0.44	67	0.20	0.49	55
Debt securities 1 year or less .....	5.81	9.28	52	7.89	10.75	54	9.65	10.21	62	12.45	13.69	58	9.33	13.55	49
Debt securities 1 to 5 years .....	19.86	20.14	59	16.11	17.50	54	16.25	17.78	51	19.68	20.49	53	17.57	23.43	40
Debt securities over 5 years .....	74.15	68.28	54	75.88	68.16	54	73.98	68.22	50	67.54	61.87	51	72.90	58.63	69
Pledged securities .....	49.83	31.26	77	37.91	37.24	54	41.39	36.33	59	65.79	44.55	72	50.33	43.76	58
Structured notes, fair value .....	4.06	0.20	93	2.55	0.24	93	2.21	0.31	92	3.79	0.03	97	3.25	0.09	95
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-66.18	-40.81	22	0.96	47.70	30	-58.39	30.57	4	257.26	136.94	78	37.52	32.84	65
Investment securities .....	-17.26	11.76	6	42.89	37.22	61	34.78	36.78	50	14.28	16.36	49	6.94	4.80	60
Core deposits .....	11.59	4.57	74	10.49	15.71	28	13.34	15.13	44	22.57	23.17	54	26.33	9.96	88
Noncore funding .....	-2.46	36.20	26	-23.64	-26.53	50	-41.92	-20.94	19	-35.84	-12.78	20	22.78	4.16	78

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			1,203,026	1,146,351	1,186,159
Commit: Secured commercial real estate loans .....	578,433	307,210	336,295	302,797	396,393
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	13,710	529	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	966	1,588	1,500	1,613	3,329
Commercial and similar letters of credit .....	13,263	12,844	11,444	9,393	8,371
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	644,952	760,757	555,755	783,402	763,756
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						13.05	16.95	24	13.03	16.09	33	14.49	16.97	34	
Standby letters of credit .....	0.01	0.66	5	0.02	0.31	9	0.02	0.31	7	0.02	0.31	8	0.04	0.36	11
Commercial and similar letters of credit .....	0.13	0.02	93	0.14	0.01	93	0.12	0.01	92	0.11	0.01	93	0.10	0.01	92
Securities lent .....	0	0.08	42	0	0	49	0	0	49	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.27	27	0	0	45	0	0	46	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.17	29	0	0	47	0	0	48	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.20	34	0	0	47	0	0.01	46	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.19	33	0	0	48	0	0	46	0	0	46	0	0	47
Derivative contracts .....	6.45	44.74	27	8.27	3.73	76	6.03	3.32	77	8.91	3.72	78	9.33	2.95	84
Interest rate contracts .....	6.45	32.78	28	8.27	3.66	76	6.03	3.25	77	8.91	3.62	78	9.33	2.87	84
Interest rate futures and forward contracts .....	0	3.53	14	0	0.12	38	0	0.07	40	0	0.20	38	0	0.08	39
Written options contracts (interest rate) .....	0	1.49	10	0	0.15	37	0	0.10	38	0	0.24	37	0	0.13	36
Purchased options contracts (interest rate) .....	0	1.57	23	0	0.01	45	0	0.01	46	0	0.03	44	0	0.02	45
Interest rate swaps .....	6.45	23.04	33	8.27	2.95	80	6.03	2.61	80	8.91	2.58	83	9.33	2.19	85
Foreign exchange contracts .....	0	6.65	26	0	0	47	0	0	48	0	0	47	0	0	47
Futures and forward foreign exchange contracts .....	0	4.26	27	0	0	47	0	0	48	0	0	47	0	0	47
Written options contracts (foreign exchange) .....	0	0.04	40	0	0	49	0	0	49	0	0	49	0	0	48
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0	49	0	0	49	0	0	49	0	0	48
Foreign exchange rate swaps .....	0	0.85	38	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts .....	0	1.18	35	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other futures and forward contracts .....	0	0.09	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other) .....	0	0.41	39	0	0	49	0	0	49	0	0	49	0	0	48
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0	49	0	0	49	0	0	49	0	0	48
Commodity and other swaps .....	0	0.31	37	0	0	50	0	0	49	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....						19.53	27.65	19	17.85	24.20	25	22.75	24.81	41	

## Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	644,952	760,757	555,755	783,402	763,756
Interest rate contracts .....	644,952	760,757	555,755	783,402	763,756
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	644,952	760,757	555,755	783,402	763,756
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	644,952	760,757	555,755	783,402	763,756
Interest rate contracts .....	644,952	760,757	555,755	783,402	763,756
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	644,952	760,757	555,755	783,401	673,757
One year or less .....	70,000	105,000	50,000	40,000	0
Over 1 year to 5 years .....	213,518	327,684	177,250	399,708	269,818
Over 5 years .....	361,434	328,073	328,505	343,693	403,939
Gross negative fair value (absolute value) .....	15,985	24,836	17,317	42,384	17,512
Gross positive fair value.....	16,371	11,232	9,442	19,425	5,851
Held for trading.....	0	0	0	0	0
Non-traded.....	16,371	11,232	9,442	19,425	5,851
Current credit exposure on risk-based capital derivative contracts .....	16,371	11,232	9,442	19,425	5,851
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	93.95	75	100	99.84	56	100	99.27	56	100	99.50	58	100	99.57	60
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.10	25	0	0.16	44	0	0.15	44	0	0.19	43	0	0.14	42
Foreign exchange contracts .....	0	1.15	35	0	0	48	0	0	48	0	0	47	0	0.07	45
Futures and forwards .....	0	9.12	10	0	8.32	16	0	7.01	17	0	15.03	15	0	14.06	16
Written options .....	0	5.29	8	0	6.92	15	0	5.82	16	0	10.24	13	0	11.73	13
Exchange-traded .....	0	0.14	42	0	0	50	0	0	50	0	0	50	0	0	48
Over-the-counter .....	0	4.93	8	0	6.92	15	0	5.82	16	0	10.24	13	0	10.84	13
Purchased options .....	0	4.14	20	0	1.35	36	0	1.88	37	0	2.13	33	0	2.45	35
Exchange-traded .....	0	0.14	41	0	0	50	0	0	50	0	0	50	0	0	49
Over-the-counter .....	0	3.58	21	0	1.35	36	0	1.88	37	0	2.13	33	0	2.28	36
Swaps .....	100	77.96	94	100	80.97	88	100	82.75	88	100	71.83	91	100	64.61	90
Held for trading .....	0	38.03	22	0	22.75	33	0	24.39	32	0	16.03	34	0	15.01	35
Interest rate contracts .....	0	31.70	23	0	14.59	33	0	16.71	32	0	16.37	34	0	16.17	35
Foreign exchange contracts .....	0	1.66	34	0	0	47	0	0	47	0	0	47	0	0.11	46
Equity, commodity, and other contracts .....	0	0.57	40	0	0	49	0	0	49	0	0	49	0	0	48
Non-traded .....	100	61.97	77	100	77.25	66	100	75.61	67	100	83.97	65	100	84.99	64
Interest rate contracts .....	100	57.96	85	100	77.05	69	100	74.23	71	100	83.02	69	100	84.69	69
Foreign exchange contracts .....	0	0.39	33	0	0	46	0	0	46	0	0	45	0	0.01	44
Equity, commodity, and other contracts .....	0	0.10	38	0	0	49	0	0	49	0	0	48	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less) .....	100	93.16	68	100	82.90	80	100	85.18	76	100	79.60	75	88.22	80.07	47
One year or less .....	10.85	37.29	32	13.80	10.02	71	9	11.52	59	5.11	15.52	50	0	15.20	15
Over 1 year to 5 years .....	33.11	22.61	71	43.07	23.89	73	31.89	26.87	55	51.02	19.75	88	35.33	22.92	69
Over 5 years .....	56.04	26.09	80	43.12	40.11	50	59.11	38.91	70	43.87	32.47	58	52.89	34.12	67
Gross negative fair value (absolute value) .....	2.48	2.48	51	3.26	1.73	84	3.12	1.54	88	5.41	2.84	84	2.29	1.30	80
Gross positive fair value .....	2.54	2.55	54	1.48	1.45	54	1.70	1.36	68	2.48	2.25	58	0.77	1.14	41
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.02	0.10	28	0.03	0.01	85	0.02	0	85	0.05	0.01	87	0.02	0	88
Gross positive fair value (X) .....	0.02	0.10	31	0.01	0.01	81	0.01	0	81	0.02	0.01	83	0.01	0	83
Held for trading (X) .....	0	0.06	23	0	0	43	0	0	43	0	0	44	0	0	44
Non-traded (X) .....	0.02	0.02	62	0.01	0	88	0.01	0	88	0.02	0	91	0.01	0	88
Current credit exposure (X) .....	0.02	0.06	40	0.01	0	83	0.01	0.01	71	0.02	0.02	72	0.01	0.01	67
Credit losses on derivative contracts .....	0	0	50	0	0	50	0	0	50	0	0	48	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due .....	0	0	48	0	0	50	0	0	50	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.23	0.70	40	0.18	0.07	82	0.15	0.12	69	0.34	0.27	69	0.10	0.10	65

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	62,688	74,675	74,675	61,708	62,342
Gross losses .....	483	3,255	3,559	6,172	5,354
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	495	1,466	1,524	691	496
Net losses .....	-12	1,789	2,035	5,481	4,858
Provision for loan and lease losses .....	5,003	-2,561	-9,952	18,448	4,224
Adjustments .....	-15,812	0	0	0	0
Ending balance .....	51,891	70,325	62,688	74,675	61,708
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Analysis Ratios</b>																
Provision for loan and lease losses / Average assets .....	0.07	0.09	49	-0.04	-0.02	42	-0.11	-0.01	22	0.21	0.38	25	0.06	0.12	35	
Provision for loan and lease losses / Average loans and leases .....	0.10	0.16	43	-0.06	-0.03	43	-0.16	-0.01	21	0.29	0.53	19	0.08	0.16	32	
Provision for loan and lease losses / Net loan and lease losses .....	-41,691.67	151.30	0	-143.15	148.99	31	-489.04	147.24	14	336.58	672.96	38	86.95	142.73	31	
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.71	1.17	14	1.16	1.31	37	0.99	1.26	19	1.21	1.35	41	1	0.94	63	
Allowance for loan and lease losses / Total loans and leases .....	0.71	1.15	16	1.16	1.29	38	0.99	1.25	20	1.21	1.33	43	1	0.93	63	
Allowance for loan and lease losses / Net loans and leases losses (X) .....	38.64	29.48	59.09	62	30.80	31.39	69	13.62	25.33	44	12.70	17.18	61			
Allowance for loan and lease losses / Nonaccrual assets .....	694.19	428.13	78	1,335.71	444.45	88	1,592.28	459.08	91	915.58	336.78	89	836.72	315.75	86	
ALLL / 90+ days past due + nonaccrual loans and leases .....	694.19	320.87	87	1,335.71	435.18	88	1,592.28	461.06	90	915.58	293.46	91	836.72	283.41	87	
Gross loan and lease losses / Average loans and leases .....	0.01	0.16	6	0.07	0.10	48	0.06	0.12	36	0.10	0.16	40	0.10	0.16	40	
Recoveries / Average loans and leases .....	0.01	0.07	9	0.03	0.05	48	0.02	0.05	37	0.01	0.04	20	0.01	0.05	18	
Net losses / Average loans and leases .....	0	0.09	18	0.04	0.05	55	0.03	0.06	47	0.09	0.11	52	0.09	0.11	52	
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	48	0	0	48	0	0	48	0	0	49	
Recoveries / Prior year-end losses .....	13.91	34.26	12	23.75	32.31	48	24.69	43.82	37	12.91	42.12	17	15.40	41.80	22	
Earnings coverage of net loan and lease losses (X) .....	-7,619.50	36.38	0	51.23	-2.85	70	57.11	-14.44	73	17.28	33.55	41	15.50	22.46	47	
<b>Net Loan and Lease Losses By Type</b>																
Real estate loans .....	0	-0.01	71	0	0.01	61	0.01	0.02	59	0.03	0.04	59	0.02	0.02	61	
Real estate loans secured by 1–4 family .....	0	-0.02	81	0.04	-0.01	93	0.04	-0.01	88	0.07	0.01	91	0.05	0.02	76	
Revolving .....	0.03	-0.06	92	0.19	-0.02	96	0.14	-0.01	95	0.05	0	84	0	0.02	27	
Closed-end .....	0	-0.01	77	0.04	-0.01	90	0.03	-0.01	88	0.07	0.01	88	0.05	0.02	80	
Commercial real estate loans .....	0	0	56	-0.02	0.02	14	-0.01	0.03	17	0	0.05	29	0	0.02	52	
Construction and land development .....	0	-0.02	73	0	-0.01	61	0	-0.01	61	0	0	34	0	-0.02	41	
1–4 family .....	0	0	59	0	0	55	0	0	54	0	0	50	0	0	54	
Other .....	0	-0.01	71	0	-0.01	59	0	-0.01	59	0	-0.01	31	0	-0.02	37	
Multifamily .....	0	0	56	0.01	0	94	0.01	0	93	0	0	51	0	0	56	
Nonfarm nonresidential .....	0	0	55	-0.04	0.03	6	-0.03	0.04	9	0	0.07	25	0	0.03	50	
Owner-occupied .....	0	0	59	0.01	0	81	0.01	0.01	82	0	0.01	24	0	0.01	26	
Other .....	0	0.01	53	-0.05	0.02	4	-0.04	0.03	4	0	0.04	23	0.01	0.01	67	
Real estate loans secured by farmland .....	0			0.01			0.01			0.01			0.01			
Commercial and industrial loans .....	-0.02	0.11	18	0.47	0.13	84	0.34	0.15	77	0.50	0.20	84	0.74	0.27	87	
Loans to individuals .....	1.32	0.76	80	0.22	0.46	49	0.22	0.43	47	0.27	0.66	36	0.10	0.74	13	
Credit card loans .....	2.99	1.94	81	0	0.87	20	0	0.87	18	0	1.71	15		1.89		
Agricultural loans .....	0.02			0			0			0		0.01			0.02	
Loans to foreign governments and institutions .....	0.05			0.32			0.24			0.44			0.14			
Other loans and leases .....	0.13			0.32			0.24			0.44			0.14			

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		9,949		5,103		6,765		24,868		13,265					
90+ days past due loans and leases .....		0		0		0		0		0					
Nonaccrual loans and leases .....		7,475		5,265		3,937		8,156		7,375					
Total past due and nonaccrual loans and leases .....		17,424		10,368		10,702		33,024		20,640					
Restructured 30–89 days past due .....		353		445		36		11,881		1,015					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		0		0		383		91		0					
Total restructured loans and leases .....		353		445		419		11,972		1,015					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		21,048		24,368		23,446		44,600		21,713					
Other real estate owned .....		0		0		0		0		0					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.14	0.33	31	0.08	0.18	35	0.11	0.21	33	0.40	0.26	75	0.21	0.31	40
90+ days past due loans and leases .....	0	0.10	9	0	0.03	20	0	0.02	17	0	0.04	17	0	0.03	15
Nonaccrual loans and leases .....	0.10	0.37	10	0.09	0.49	10	0.06	0.44	7	0.13	0.60	11	0.12	0.48	14
90+ days past due and nonaccrual loans and leases .....	0.10	0.52	3	0.09	0.55	8	0.06	0.48	6	0.13	0.67	8	0.12	0.54	14
30–89 days past due restructured .....	0	0.01	63	0.01	0	94	0	0	64	0.19	0	98	0.02	0	86
90+ days past due restructured .....	0	0.01	31	0	0	48	0	0	44	0	0	45	0	0	45
Nonaccrual restructured .....	0	0.09	3	0	0.03	31	0.01	0.08	24	0	0.09	16	0	0.07	8
30–89 days past due loans held for sale .....	0	0	40	0	0	48	0	0	49	0	0	47	0	0	47
90+ days past due loans held for sale .....	0	0	42	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0	47	0	0	48	0	0	46	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.14	0.33	30	0.08	0.18	35	0.11	0.21	33	0.40	0.26	75	0.21	0.31	40
90+ days past due assets .....	0	0.10	8	0	0.03	20	0	0.02	17	0	0.04	17	0	0.03	15
Nonaccrual assets .....	0.10	0.37	10	0.09	0.49	10	0.06	0.44	7	0.13	0.60	11	0.12	0.48	14
30+ days past due and nonaccrual assets .....	0.24	0.89	6	0.17	0.75	8	0.17	0.71	7	0.53	0.95	27	0.33	0.87	14
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.07	0.33	11	0.06	0.36	10	0.04	0.31	8	0.09	0.47	11	0.09	0.39	16
90+ days past due and nonaccrual assets + other real estate owned .....	0.07	0.35	9	0.06	0.39	9	0.04	0.34	7	0.09	0.52	8	0.09	0.45	13
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.29	0.38	46	0.33	0.41	46	0.30	0.45	36	0.73	0.63	64	0.37	0.56	32
Allowance for loan and lease losses .....	55.65	55.46	57	42.77	52.38	44	43.74	59.86	40	86.56	72.10	68	48.78	92.08	28
Equity capital + allowance for loan and lease losses .....	3.78	3.63	57	4.01	3.72	58	3.59	4.10	47	9.39	5.64	81	5.97	4.77	69
Tier 1 capital + allowance for loan and lease losses .....	2.84	3.90	45	3.38	4.07	47	3.02	4.51	33	7.52	6.21	67	3.91	5.30	38
Loans and leases + other real estate owned .....	0.39	0.61	37	0.49	0.64	45	0.43	0.70	31	1.04	0.92	65	0.49	0.78	29

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.15	0.23	47	0.08	0.15	41	0.11	0.18	47	0.40	0.25	76	0.21	0.28	47
	90+ days past due .....		0	0.11	17	0	0.02	28	0	0.02	27	0	0.04	25	0	0.03	24
	Nonaccrual.....		0.09	0.41	14	0.08	0.48	9	0.05	0.43	7	0.10	0.63	8	0.06	0.45	9
Commercial and industrial	30–89 days past due .....		0	0.29	3	0.14	0.18	60	0.01	0.19	16	0.44	0.15	88	0.22	0.22	60
	90+ days past due .....		0	0.06	14	0	0.01	34	0	0.02	29	0	0.02	31	0	0.02	30
	Nonaccrual.....		0.25	0.47	31	0.12	0.61	30	0.17	0.53	38	0.39	0.61	47	0.82	0.74	67
Individuals	30–89 days past due .....		1.44	0.83	83	0	0.40	5	0.11	0.53	25	0.27	0.52	41	0.15	0.60	25
	90+ days past due .....		0	0.10	20	0	0.02	34	0	0.02	30	0	0.02	30	0	0.02	31
	Nonaccrual.....		0	0.17	10	0	0.12	16	0	0.14	15	0	0.14	16	0	0.12	16
Depository institution loans	30–89 days past due .....			0			0			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....			0.09			0.07			0.06			0.07			0.10	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.27			0.25			0.18			0.57			0.80	
Foreign governments	30–89 days past due .....			0						0							
	90+ days past due .....			0						0							
	Nonaccrual.....			0.14						0							
Other loans and leases	30–89 days past due .....			0.13			0.22			0.31			0.67			0.28	
	90+ days past due .....			0.01			0.01			0.01			0			0	
	Nonaccrual.....			0.06			0.19			0.07			0.10			0.04	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.23	0.39	41	0.11	0.25	38	0.18	0.37	34	0.27	0.46	41	0.43	0.53	52
	90+ days past due .....	0	0.22	20	0	0.03	31	0	0.04	29	0	0.06	28	0	0.05	28
	Nonaccrual .....	0.09	0.58	12	0.10	0.52	12	0.06	0.48	10	0.17	0.67	10	0.12	0.55	12
Revolving	30–89 days past due .....	0.25	0.31	43	0.20	0.18	61	0.01	0.19	27	0.10	0.25	43	0.13	0.36	31
	90+ days past due .....	0	0.02	34	0	0.01	41	0	0.01	41	0	0.01	41	0	0.01	37
	Nonaccrual .....	0.05	0.86	14	0.13	0.45	30	0.04	0.37	23	0.14	0.46	32	0	0.34	11
Closed-end	30–89 days past due .....	0.22	0.41	43	0.11	0.26	39	0.19	0.40	34	0.28	0.48	41	0.45	0.56	52
	90+ days past due .....	0	0.25	21	0	0.03	33	0	0.04	31	0	0.06	29	0	0.05	29
	Nonaccrual .....	0.09	0.57	11	0.10	0.53	11	0.07	0.49	11	0.17	0.69	9	0.13	0.57	14
Junior lien	30–89 days past due .....	0.01	0.01	56	0	0.01	64	0	0.01	50	0	0.01	42	0.01	0.02	58
	90+ days past due .....	0	0	38	0	0	45	0	0	44	0	0	44	0	0	41
	Nonaccrual .....	0	0.02	33	0	0.02	43	0	0.02	37	0.01	0.03	44	0	0.03	34
Commercial real estate	30–89 days past due .....	0.08	0.13	48	0.06	0.09	57	0.06	0.08	59	0.49	0.14	87	0.04	0.15	28
	90+ days past due .....	0	0.01	29	0	0.01	39	0	0.01	39	0	0.02	35	0	0.02	34
	Nonaccrual .....	0.09	0.29	25	0.07	0.44	25	0.05	0.37	17	0.04	0.57	14	0.01	0.34	11
Construction and development	30–89 days past due .....	0.19	0.19	70	0.04	0.06	72	0	0.09	27	0.17	0.16	72	0	0.20	22
	90+ days past due .....	0	0.01	36	0	0	45	0	0	45	0	0.01	43	0	0.01	43
	Nonaccrual .....	0	0.14	16	0	0.11	25	0	0.08	25	0	0.21	21	0	0.18	21
1–4 family	30–89 days past due .....	0.19	0.02	93	0	0.01	42	0	0.03	39	0.17	0.03	89	0	0.05	33
	90+ days past due .....	0	0	45	0	0	48	0	0	47	0	0	46	0	0	47
	Nonaccrual .....	0	0.01	32	0	0	43	0	0	44	0	0.01	42	0	0.01	40
Other	30–89 days past due .....	0	0.13	19	0.04	0.03	81	0	0.04	30	0	0.09	30	0	0.12	26
	90+ days past due .....	0	0	38	0	0	46	0	0	48	0	0	44	0	0	44
	Nonaccrual .....	0	0.12	18	0	0.09	26	0	0.06	26	0	0.16	23	0	0.14	24
Multifamily	30–89 days past due .....	0.10	0.04	82	0	0.02	41	0	0.02	41	0	0.03	39	0	0.03	38
	90+ days past due .....	0	0	45	0	0	48	0	0	48	0	0	47	0	0	46
	Nonaccrual .....	0	0.06	26	0	0.07	36	0	0.06	36	0.03	0.10	69	0.03	0.03	78
Nonfarm non-residential	30–89 days past due .....	0.05	0.10	46	0.09	0.08	67	0.11	0.08	73	0.75	0.14	92	0.06	0.13	39
	90+ days past due .....	0	0.01	33	0	0.01	42	0	0.01	40	0	0.02	38	0	0.02	37
	Nonaccrual .....	0.15	0.36	33	0.12	0.51	29	0.08	0.49	25	0.05	0.73	12	0	0.36	10
Owner Occupied	30–89 days past due .....	0	0.04	10	0	0.03	21	0	0.03	22	0	0.05	36	0.06	0.06	58
	90+ days past due .....	0	0	36	0	0	43	0	0	43	0	0.01	40	0	0.01	40
	Nonaccrual .....	0	0.12	6	0	0.19	8	0	0.18	8	0	0.27	6	0	0.19	15
Other	30–89 days past due .....	0.05	0.05	68	0.09	0.04	81	0.11	0.03	86	0.75	0.06	95	0	0.05	18
	90+ days past due .....	0	0	39	0	0	45	0	0	45	0	0	44	0	0.01	41
	Nonaccrual .....	0.15	0.21	51	0.12	0.28	52	0.08	0.24	50	0.05	0.33	40	0	0.14	14
Farmland	30–89 days past due .....		0.09			0.05			0.06			0.08			0.21	
	90+ days past due .....		0			0			0			0			0.01	
	Nonaccrual .....		0.51			0.70			0.73			1.19			1.06	
Credit card	30–89 days past due .....	3.77	1.22	93	0	0.89	18	0	0.88	20	0	1.02	19		0.87	
	90+ days past due .....	0	0.50	14	0	0.19	29	0	0.12	31	0	0.22	27		0.18	
	Nonaccrual .....	0	0.13	35	0	0.01	45	0	0.01	47	0	0.02	46		0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	176,908	29,632	77,552	28,131	-42,119										
Retained earnings .....	736,484	698,344	669,639	655,477	553,057										
Accumulated other comprehensive income (AOCI) .....	-201,149	-48,855	-45,919	-69,625	-68,735										
Common equity tier 1 minority interest .....	152,204	148,664	159,673	162,053	229,001										
Common equity tier 1 capital before adjustments/deductions .....	864,447	827,785	860,945	776,036	671,204										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	128,392	84,643	90,538	89,929	70,266										
Accumulated other comprehensive income-related adjustments .....	-201,149	-48,856	-45,919	-69,625	-68,735										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	937,204	791,998	816,326	755,732	669,673										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	937,204	791,998	816,326	755,732	669,673										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	7,217	7,217	7,217	7,217	7,217										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	20,582	20,026	21,507	21,825	30,817										
Additional tier 1 capital before deductions .....	27,799	27,243	28,724	29,042	38,034										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	27,799	27,243	28,724	29,042	38,034										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	16,600										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	32,009	28,310	30,404	30,484	44,080										
Allowance for loan and lease losses in tier 2 capital .....	58,502	70,877	63,213	72,189	61,782										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	90,511	99,187	93,617	102,673	122,462										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	5,000										
Tier 2 capital .....	90,511	99,187	93,617	102,673	117,462										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,055,514	918,428	938,667	887,447	825,169										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	10,075,905	9,203,394	9,388,927	8,917,427	7,786,044										
Less: Deductions from common equity tier 1 capital .....	128,392	84,642	90,538	89,929	70,267										
Less: Other deductions .....	41,334	22,728	22,397	54,428	68,752										
Total assets for leverage ratio .....	9,906,179	9,096,024	9,275,992	8,773,070	7,647,025										
Total risk-weighted assets .....	7,193,839	6,165,637	6,465,688	5,772,087	5,937,752										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	13.03	11.77	74	12.85	11.06	64	12.63	12.27	58	13.09	10.91	70	11.28	12.50	34
Common equity tier 1 capital, column B .....	0	0.26	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A .....	13.41	12.48	70	13.29	11.67	62	13.07	12.90	57	13.60	11.60	64	11.92	13.19	34
Tier 1 capital, column B .....	0	0.31	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A .....	14.67	14.27	63	14.90	13.49	49	14.52	14.97	44	15.37	13.45	61	13.90	14.63	41
Total capital, column B .....	0	0.34	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage .....	9.74	9.22	67	9.01	9.69	34	9.11	9.54	42	8.95	9.65	33	9.25	10.39	23
Supplementary leverage ratio, advanced approaches HCs .....				6.74											

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0				0	
Total property and casualty assets .....			0			0			0			0				0	
Reinsurance recoverables (P/C) .....			0			0			0			0				0	
Total life and health assets .....			0			0			0			0				0	
Reinsurance recoverables (L/H) .....			0			0			0			0				0	
Separate account assets (L/H) .....			0			0			0			0				0	
Total insurance underwriting equity .....			0			0			0			0				0	
Total property and casualty equity .....			0			0			0			0				0	
Total life and health equity .....			0			0			0			0				0	
Total insurance underwriting net income .....			0			0			0			0				0	
Total property and casualty .....			0			0			0			0				0	
Total life and health .....			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0	
Unearned premiums (P/C) .....			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0	
Separate account liabilities (L/H) .....			0			0			0			0				0	
Insurance activities revenue .....			2,872			4,554			6,088			5,034			4,981	-36.93	1.63
Other insurance activities income .....			2,872			4,554			6,088			5,034			4,981	-36.93	1.63
Insurance and reinsurance underwriting income .....			0			0			0			0			0		
Premiums .....			0			0			0			0			0		
Credit related insurance underwriting .....			0			0			0			0			0		
Other insurance underwriting .....			0			0			0			0			0		
Insurance benefits, losses, expenses .....			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0		
Life insurance assets .....			263,217			237,294			247,474			232,824			211,415	10.92	76.15

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.77			50			25			50			60					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.23			50			75			50			40					
Separate account assets (L/H) / Total life assets .....	11.73			0			0			0			0					
Insurance activities revenue / Adjusted operating income .....	1.31	0.36	83	2.31	0.58	86	2.31	0.64	85	2.06	0.41	88	2.50	0.37	91			
Premium income / Insurance activities revenue .....	0	2.54	42	0	0.02	47	0	0.13	45	0	0.01	47	0	0.03	47			
Credit related premium income / Total premium income .....	32.83			100			100			100			100					
Other premium income / Total premium income .....	67.17			0			0			0			0			0		
Insurance underwriting net income / Consolidated net income .....	0	0.02	43	0	0	48	0	0	49	0	0	49	0	0	48			
Insurance net income (P/C) / Equity (P/C) .....	15.15			55.54			47.20			19.85			37.86					
Insurance net income (L/H) / Equity (L/H) .....	177.77						84.24											
Insurance benefits, losses, expenses / Insurance premiums .....	4,581.19			665.75			448.52			-40.91			132.57					
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	50	0	0	49	0	0	50	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	25.88	12.02	98	26.68	11.54	98	27.26	11.86	98	27.09	11.01	98	27.48	11.53	97			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.55	37	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

## Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.84			0.03			0			0.05				0
Cost: Interest-bearing deposits.....		0.52			0.48			0.42			1.24				2.53
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26													
Commercial and industrial loans .....		0.13													2.35
Foreign governments and institutions .....		0.05						0							
<b>Growth Rates</b>															
Net loans and leases.....		20.31			-26.72			-29.45			5,672.05				-47.91
Total selected assets.....		21.10			-4.10			-19.66			6.04				-25.04
Deposits .....		-2.72			-17.05			-65.37			-44.89				2.53

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		0	0	0	0	0	0	
Dividends .....		0	0	0	0	0	0	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		0	0	0	0	0	0	
Dividends .....		0	0	0	0	0	0	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....		0	0	0	0	0	0	
Dividends .....		0	0	0	0	0	0	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Total income from subsidiaries .....		0	0	0	0	0	0	
Securities gains (losses) .....		0	0	0	0	0	0	
Other operating income .....		0	0	0	0	0	0	-100.00
Total operating income .....		0	0	0	0	0	0	-100.00
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0	0	
Interest expense .....		0	0	0	0	0	0	
Other expenses .....		8	8	10	10	10	0.00	
Provision for loan and lease losses .....		0	0	0	0	0	0	
Total operating expenses .....		8	8	10	10	10	0.00	
Income (loss) before taxes .....		-8	-8	-10	-10	-10	-10	
Applicable income taxes (credit) .....		-2	-2	-3	-2	-2	-2	
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		-6	-6	-7	-8	-8	-8	
Equity in undistributed income of subsidiaries .....		44,463	68,714	59,911	58,192	54,719	-35.29	109.79
Bank subsidiaries .....		0	0	0	0	0	0	
Nonbank subsidiaries .....		0	0	0	0	0	0	
Subsidiary holding companies .....		44,463	68,714	59,911	58,192	54,719	-35.29	109.79
Net income (loss) .....		44,457	68,708	59,904	58,184	54,711	-35.30	109.40
<b>Memoranda</b>								
Bank net income .....		0	0	0	0	0	0	
Nonbank net income .....		0	0	0	0	0	0	
Subsidiary holding companies' net income .....		44,463	68,714	59,911	58,192	54,719	-35.29	109.79

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		712,052	99.97	653,061	99.97	702,333	99.98	613,852	540,565	9.03	54.48
Common and preferred stock .....		712,052	99.97	653,061	99.97	702,333	99.98	613,852	540,565	9.03	54.48
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		173	0.02	157	0.02	157	0.02	165	176	10.19	723.81
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		17	0	9	0	15	0	6	4	88.89	
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		712,242	100.00	653,227	100.00	702,505	100.00	614,023	540,745	9.03	54.52
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	
Other liabilities .....		0	0	0	0	0	0	0	0	0	-100.00
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total liabilities .....		0	0	0	0	0	0	0	0	0	-100.00
Equity Capital .....		712,242	100	653,227	100	702,505	100	614,023	540,745	9.03	54.53
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		0	0	0	0	0	0	0	0	0	
Common surplus .....		0	0	0	0	0	0	0	0	0	
Retained earnings .....		656,678	92.20	377,028	57.72	416,201	59.25	367,250	331,340	74.17	42.47
Accumulated other comprehensive income .....		-139,122	-19.53	-30,931	-4.74	-32,161	-4.58	-42,139	-37,795		
Other equity capital components .....		194,686	27.33	307,130	47.02	318,465	45.33	288,912	247,200	-36.61	
Total liabilities and equity capital .....		712,242	100.00	653,227	100.00	702,505	100.00	614,023	540,745	9.03	54.52
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

**Parent Company Analysis—Part 1**

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
<b>Profitability</b>																
Net income / Average equity capital .....	8.11	11.02	21	14.11	12.18	75	9.03	11.96	19	10.07	9.11	61	7.14	10.58	16	
Bank net income / Average equity investment in banks .....		11.60			12.46			12.16			9.38				10.85	
Nonbank net income / Average equity investment in nonbanks .....		9.71			13.68			12.65			9.69				12.07	
Subsidiary HCs net income / Average equity investment in sub HCs .....	8.38	8.41	45	14.48	9.75	80	9.26	10.34	40	10.02	8.82	70	10.18	15.16	60	
Bank net income / Parent net income .....	0	98.76	4	0	103.10	3	0	103.27	2	0	104.93	3	0	103.77	3	
Nonbank net income / Parent net income .....	0	2.50	16	0	0.67	25	0	0.79	24	0	1.04	25	0	1.08	24	
Subsidiary holding companies' net income / Parent net income .....	100.01	85.68	66	100.01	92.97	40	100.01	92.15	40	100.01	101.16	44	100.01	92.33	40	
<b>Leverage</b>																
Total liabilities / Equity capital .....	0	18.39	2	0	11.38	2	0	11.91	1	0	11.62	1	0	9.66	2	
Total debt / Equity capital .....	0	12.61	13	0	5.73	24	0	6.43	22	0	5.79	23	0	3.93	27	
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	14.76	8	0	9.61	15	0	10.25	13	0	9.67	14	0	7.99	13	
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	12.68	13	0	5.73	24	0	6.44	22	0	5.79	23	0	3.97	27	
Total debt / Equity capital – excess over fair value .....	0	12.75	13	0	5.73	24	0	6.43	22	0	5.79	23	0	3.93	27	
Long-term debt / Equity capital .....	0	11.91	13	0	5.63	24	0	6.32	22	0	5.67	25	0	3.86	27	
Short-term debt / Equity capital .....	0	0.48	40	0	0	48	0	0	48	0	0.01	46	0	0.01	46	
Current portion of long-term debt / Equity capital .....	0	0.09	42	0	0	46	0	0	45	0	0	47	0	0	47	
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0	45	0	0.01	45	0	0	45	0	0	46	
Long-term debt / Consolidated long-term debt .....	0	39.59	11	0	25.24	22	0	29.28	21	0	20.97	23	0	14.37	26	
<b>Double Leverage</b>																
Equity investment in subs / Equity capital .....	99.97	104.01	33	99.97	105.02	36	99.98	105.13	35	99.97	104.49	34	99.97	104.21	36	
Total investment in subs / Equity capital .....	99.97	109.29	24	99.97	105.33	33	99.98	105.41	33	99.97	104.82	33	99.97	104.48	34	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
<b>Double Leverage Payback</b>																
Equity investment in subs – equity cap / Net income (X) .....	0	0.39	33	0	0.39	36	0	0.43	35	0	0.49	34	0	0.44	36	
Equity investment in subs – equity cap / Net income-div (X) .....		1.15			1.11			1.19			1.45			1.47		
<b>Coverage Analysis</b>																
Operating income-tax + noncash / Operating expenses + dividends .....	25	130.36	15	25	124.85	16	30	150.01	13	20	121.76	6	20	153.39	6	
Cash from ops + noncash items + op expense / Op expense + dividend .....	275	118.32	88	12.50	133.48	9	20	167.98	8	-10	138.81	2	-210	152.31	2	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	275	105.80	94	12.50	97.73	16	20	113.54	13	-10	140.42	4	-210	105.99	2	
Pretax operating income + interest expense / Interest expense .....		1,565.66			1,305.64			2,918.78			2,318.94			17,211.14		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,454.22			1,307.27			2,104.65			1,435.81			2,481.22		
Dividends + interest from subsidiaries / Interest expense + dividends .....		150.57			131.41			185.27			137			196.13		
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.18	35	0	4.29	39	0	5.56	37	0	4.45	39	0	3.91	38	
Net income / Current part of long-term debt + preferred dividends (X) .....		26.99			384.53			541.74			52.16			71.69		
<b>Other Ratios</b>																
Net assets that reprice within 1 year / Total assets .....	0.03	3.60	30	0.03	2.35	42	0.02	2.37	43	0.03	2.19	43	0.03	1.59	46	
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>																
90+ days past due .....		0.30			0			0			0			0		
Nonaccrual .....		0.65			0			0			0			8.16		
Total .....		0.95			0			0			0			8.16		
<b>Guaranteed Loans as a Percent of Equity Capital</b>																
To bank subsidiaries .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49	
To nonbank subsidiaries .....	0	0.01	47	0	0	50	0	0	49	0	0	49	0	0	49	
To subsidiary holding companies .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50	
Total .....	0	0.01	47	0	0	50	0	0	49	0	0	49	0	0	49	
<b>As a Percent of Consolidated Holding Company Assets</b>																
Nonbank assets of nonbank subsidiaries .....	0	1.77	16	0	0.07	32	0	0.09	31	0	0.09	31	0	0.13	29	
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0	49	0	0	49	0	0	49	0	0	49	

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
<b>Payout Ratios — Parent</b>																
Dividends declared / Income before undistributed income.....		70.90			71.85			67.32			79.13				65.39	
Dividends declared / Net income .....	0	31.93	3	0	21.14	9	0	22.04	7	0	29.39	7	0	25.65	7	
Net income – dividends / Average equity.....	8.11	7.51	61	14.11	9.40	90	9.03	9.19	52	10.07	6.36	83	7.14	7.61	42	
<b>Percent of Dividends Paid</b>																
Dividends from bank subsidiaries .....		133.26			140.94			166.48			130.75			160.93		
Dividends from nonbank subsidiaries .....		2.76			1.09			2.62			3.01			2.59		
Dividends from subsidiary holding companies.....		4.73			0			0			0			0		
Dividends from all subsidiaries .....		183.35			154.27			201.01			158.62			209.89		
<b>Payout Ratios — Subsidiaries:</b>																
<b>Percent of Bank Net Income</b>																
Dividends from bank subsidiaries .....		43.79			32.44			40.82			43.52			45.88		
Interest income from bank subsidiaries.....		0.21			0.02			0.01			0.05			0.09		
Management and service fees from bank subsidiaries .....		0.95			0.43			0.47			0.57			0.47		
Other income from bank subsidiaries.....		0			0			0			0			0		
Operating income from bank subsidiaries .....		52.71			35			43.51			51.02			48.40		
<b>Percent of Nonbank Net Income</b>																
Dividends from nonbank subsidiaries .....		47.96			52.68			68.07			99.52			76.61		
Interest income from nonbank subsidiaries.....		3.25			0.05			0.04			0.07			0.91		
Management and service fees from nonbank subsidiaries .....		0.51			0			0.15			0.02			0.02		
Other income from nonbank subsidiaries.....		0.12			0.01			0.03			0.11			0.01		
Operating income from nonbank subsidiaries .....		64.26			55.52			73.08			105.70			83.73		
<b>Percent of Subsidiary Holding Companies' Net Income</b>																
Dividends from subsidiary holding companies.....	0	72.55	19	0	42.23	20	0	42.28	20	0	29.39	30	0	65.48	20	
Interest income from subsidiary holding companies .....	0	15.40	27	0	0	50	0	0	45	0	0	50	0	0	45	
Management and service fees from subsidiary holding companies.....	0	0.27	47	0	0	50	0	0	50	0	0	50	0	0	50	
Other income from subsidiary holding companies.....	0	-3	52	0	0	50	0	0	50	0	0	50	0	0	50	
Operating income from subsidiary holding companies .....	0	85.23	13	0	42.23	20	0	42.28	20	0	29.39	30	0	65.48	20	
<b>Dependence on Subsidiaries:</b>																
<b>Percent of Total Operating Income</b>																
Dividends from bank subsidiaries .....		67.73			70.85			76.48			76.69			77.61		
Interest income from bank subsidiaries.....		0.98			0.14			0.06			0.11			0.23		
Management and service fees from bank subsidiaries .....		1.25			1.67			1.26			0.96			0.75		
Other income from bank subsidiaries.....		0.03			0.01			0.01			0.01			0.01		
Operating income from bank subsidiaries .....		81.70			80.63			84.17			84.80			94.06		
Dividends from nonbank subsidiaries .....		2.90			1.02			1.35			1.76			1.13		
Interest income from nonbank subsidiaries.....		0.28			0			0			0			0		
Management and service fees from nonbank subsidiaries .....		0.01			0			0			0			0		
Other income from nonbank subsidiaries.....		0			0			0			0			0		
Operating income from nonbank subsidiaries .....		4.41			1.49			1.71			2.06			1.56		
Dividends from subsidiary holding companies.....		2.46			0			0			0			0		
Interest income from subsidiary holding companies .....		0.01			0			0			0			0		
Management and service fees from subsidiary holding companies.....		0			0			0			0			0		
Other income from subsidiary holding companies .....		0			0			0			0			0		
Operating income from subsidiary holding companies .....		3.74			0.01			0			0			0		
Loans and advances from subsidiaries / Short term debt.....		284.57			501.25			287.26			400.31			1,178.56		
Loans and advances from subsidiaries / Total debt .....		27.96			38.87			32.71			59.71			70.71		